Certificate Number: 18132-PAW-DE-033887860

Bankruptcy Case Number: 19-23698



CERTIFICATE OF DEBTOR EDUCATION

I CERTIFY that on <u>December 31, 2019</u>, at <u>9:14</u> o'clock <u>AM MST</u>, <u>MARSHALL SMITH</u> completed a course on personal financial management given <u>by internet</u> by <u>\$\$\$\$Simple Class, Inc.</u>, a provider approved pursuant to 11 U.S.C. 111 to provide an instructional course concerning personal financial management in the <u>Western District</u> of Pennsylvania.

Date: December 31, 2019 By: /s/Laura Hauptman

Name: Laura Hauptman

Title: Credit Counselor

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